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Money as an Instrument of War:  
Lessons from Iraq and Afghanistan

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## *Preface*

I would like to thanks Dr. Ed Erickson and Dr. Mark Jacobsen of the Marine Corps Command and Staff College for their guidance in writing this paper. Their insights and candid feedback helped shape the paper and refine my ideas. In addition, I would like to thanks KC Calungcagin, LtCol Frode Ommundsen, Dr. Mark Harmon, and my peers of CG-13.

## **Executive Summary**

**Title:** Money as an Instrument of War: Lessons from Iraq and Afghanistan

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**Thesis:** Tracing the use of money in Iraq and Afghanistan, specifically the lineage of its rise, the errors made, and its general shortcomings, will provide practitioners a more thorough understanding for future operations.

**Synopsis:** The use of money was pervasive in Iraq and Afghanistan. In many respects, it was a viable answer to solving many of the “ails” that plagued the post-conflict setting. However, a host of issues plagued implementation. Shifts in policy, historical constraints, and poor assumptions and planning all contributed to extensive failings and perceived waste. Nonetheless the use of money, particularly in counterinsurgency and stability operations, did show glimmers of success. This paper thus seeks to outline the varying discussions and debates over the use of money and to help further the discussion for future practitioners.

**Conclusion:** The use of money in a post-conflict setting can be a viable option. However, the process is complex and practitioners should heed the lessons from Iraq and Afghanistan to avoid future failures.

From the beginning, money (or “aid”) played a critical role in the U.S. strategy in Iraq and Afghanistan. Counterinsurgency advocates, civil affairs specialists, and aid workers alike deemed it vital to securing key objectives, like winning over the populace or building institutional capacity. However, in light of the billions of dollars spent on jobs, infrastructure, and government, critics contend these efforts were fleeting or counterproductive. Proponents argue otherwise. The core of the issue is the purported negative effects of “militarizing aid” at the expense of the positive gains it did achieve. Much of the pessimism originated from initial errors, which stemmed from historical constraints, shifting policy, and poor planning. Consequently, a major legacy of the Iraq and Afghanistan wars is an acute debate over the value and function of money on the battlefield. While military professionals might view this debate as a distraction or of limited use, the impasse over the issue could have lasting effects on plans for future post-conflict settings.<sup>1</sup> Hence, tracing the use of money in Iraq and Afghanistan, specifically the lineage of its rise, the errors made, and its general shortcomings, will provide practitioners a more thorough understanding for future operations.

## OVERVIEW

The use of money was pervasive in Iraq and Afghanistan. According to the Congressional Budget Office (CBO), from September 2001 to October 2012 lawmakers appropriated over \$1.4 trillion for military operations.<sup>2</sup> Aid-related initiatives, officially known as “International Assistance,” ranged from \$89.4 to \$103.5 billion over a similar period.<sup>3</sup> Typically, experts place international assistance into one of two broad categories: security or military assistance, which includes training for foreign militaries, and non-security assistance, encompassing humanitarian or economic aid. For Iraq and Afghanistan, however, international assistance took a different form. The invasion of Iraq in 2003 precipitated a major change in post-conflict policy, which in turn came to alter the use of money in both countries over the

subsequent decade. The shift away from an inter-agency process to one led exclusively by the Department of Defense (DoD) had resounding effects. Of note, it brought the debate over the use of money to the forefront.

From 1945-2001, the U.S. had engaged in eleven post-conflict operations on foreign soil.<sup>4</sup> However, Iraq and Afghanistan proved a departure from the inter-agency model. As one report described it, “less than 60 days before the invasion of Iraq, President Bush signed National Security Presidential Directive (NSPD) 24 on post-war Iraq reconstruction. At the urging of Secretary of Defense Donald Rumsfeld, NSPD-24 placed the Defense Department in exclusive charge of managing Iraq’s post-war relief and reconstruction, supplanting the ongoing interagency planning process.”<sup>5</sup> NSPD-24 created the Office of Reconstruction and Humanitarian Assistance (ORHA). The office was responsible for the planning, supervision, and execution of relief and reconstruction activities in Iraq, to include oversight of post-conflict funding (at least initially).<sup>6</sup> However, ORHA and its successor, the Coalition Provisional Authority (CPA), were never able to establish sufficient capacity to operate effectively. In many respects, the organizations were a bellwether for what to expect. Ostensibly, practitioners sought to use funding along familiar lines of effort, like training security forces or addressing urgent humanitarian needs. But in truth, many of these efforts proved uncoordinated, unaligned, and contradictory.

Although planning for post-conflict operations occurred months before the invasion began, the idea of using money to achieve tactical and operational objectives only gained widespread consideration after the occupation of Iraq began. The idea gained attention when the circumstances of the country warranted novel and expedient approaches to address a rapidly deteriorating setting. Following the overthrow of Saddam Hussein’s regime, Iraqi society



quickly spiraled into disorder, a consequence from the destruction of the country's political, economic and military institutions. Unprepared, U.S. forces initiated indiscriminate civic actions, like addressing urgent humanitarian needs and other "shovel-ready" projects, to sustain the population. Despite the effort, disorganization and poor planning plagued the approach. As Michael Gordon and Bernard Trainor wrote, "[w]hat was missing was a comprehensive blueprint to administer and restore Iraq after Saddam was deposed and identification of the U.S. organizations that would be installed in Baghdad to carry it out."<sup>7</sup> In time, the lack of a plan led to an *ad hoc* approach, with the responsibilities for post-conflict oversight (and the subsequent oversight of funds) distributed amongst several agencies. The Department of Defense (DoD) – shouldering the lion-share of the effort – the Department of State (DoS), and the United States Agency for International Development (USAID) shared the majority of the responsibility. But as one commentary noted, "the Bush administration had no overarching directives to cover the interagency coordination issues related to complex contingencies," which led to "blurred lines of authority and responsibility," and "coordination problems among State, [USAID], and DoD."<sup>8</sup> As a result, the Defense and State Departments put forth varying, and at times conflicting, opinions and plans.<sup>9</sup> Opposing schools of thoughts eventually emerged, particularly between the DoD and DoS/USAID, on the post-conflict approach and the use of funds. For the DoD, advocates sought to use money to "win hearts of minds," while detractors, principally those in the development field like USAID and non-governmental organizations (NGO), believed using aid as such undermined the long-term goals of building capability, good governance and economic independence.

While capacity-builders saw a military approach that bolstered corruption, distorted markets, and undermined long-term growth, counterinsurgents saw overly-optimistic endeavors

that did not align with the military objectives of security and legitimacy. In many respects, the debate was reflection of the differences of worldview and priorities. The contrasting objectives, where one sought to enact liberal democratic ideals and institutions, and the other on securing military objectives through all possible means available, often pitted the two parties at odds with one another. In short, whereas the pragmatic soldier saw spending money as a practical means to solidifying military ends, the aid-worker saw projects as the bedrock to rejuvenating a war-torn country. For the U.S. military and its leadership, it was a reflection of past constraints and misguided objectives.

### ROOTS OF PESSIMISM

Arguments over policy and strategy are hardly new in the annals of American governance. However, much of the preconceptions for the post-conflict planning in Iraq and Afghanistan originated from the early experiences of its leaders, who maintained a deep-seated fear of long-term occupations abroad. To a large degree, it was a reflection of the civilian and military leadership's "national aversion to nation-building, which was strengthened by failure in Vietnam."<sup>10</sup> As a result, veterans of the war sought to purge counterinsurgency education for the conventional force. By most accounts, they were successful. Coupled with the fall of the Soviet Union and the decisive victory over Iraq in 1991, senior military planners felt vindicated with their decision. The former validated American primacy on the world stage, and the latter solidified the supremacy of the U.S. military as the preeminent instrument of state power. Guided by the "Powell Doctrine" – that wars should be fought only for vital national interests, under clear political objectives, and with popular support – American leadership by the turn of the century felt satisfied with its strategy for future war. In the wake of the terrorist attacks of 9/11, however, the approach would prove a double-edged sword. As Antulio J. Echevarria II

commented, “[p]ut simply, the Powell doctrine...constrain[ed] how and why political leaders employ military force.”<sup>11</sup> Ironically, the legacies and principles that guided America to success for the previous thirty years limited the strategic choices necessary to achieve the policy objective chosen for Iraq and Afghanistan.

After the attacks of September 11, 2001 (“9/11”), the immediate focus in Afghanistan was twofold: killing or capturing Osama Bin Laden and his al Qaeda associates, and to topple the Taliban regime.<sup>12</sup> Singular in focus and unequivocal, it differed extensively from stability operations and counterinsurgency, which emerged later. For Iraq, the principal objective was to overthrow Saddam Hussein’s regime, liberate the Iraqi people, and eliminate Iraq’s weapons of mass destruction (WMD).<sup>13</sup> For various reasons, both plans initially assumed a limited involvement. However, over time, political and strategic factors prompted a greater commitment. From 2002 to 2008, the Afghanistan mission remained grossly under-resourced.<sup>14</sup> In Iraq, the military early-on stood vastly unprepared for long-term occupation.<sup>15</sup> Moreover, the invasion of Iraq was an ambitious objective that rankled the military and DoD leadership. They wrestled with the size of the invasion force and were eager to avoid a protracted occupation. A similar situation emerged concerning Afghanistan, where vague political objectives led to shifting strategies (e.g. stability operations, counterinsurgency, etc.), and as a result, the confluence of these decisions left an undersized force largely unprepared for the demands of occupation. Despite the conditions, the demands of the situation forced less-senior commanders, not prone to admitting failure, to look for “new” ideas. As a result, they reached for the surest and most readily available catalyst available: money. It was only until after the invasion though, when occupation duties assumed a greater role, did the use of money become a vital tool for

post-conflict operations. Although a novel approach, it proved much more complex than it appeared.

The central issue over the use of money originated from a lack of comprehensive plan. Particularly with the DoD, what began as initiatives to help address urgent needs or reconstruct damaged infrastructure, became an amalgam of projects with conflicting goals. One of the most debated programs has been the Commander's Emergency Response Program (CERP), a program created to give commanders in Iraq and Afghanistan the financial capability to initiate short-term and small-scale humanitarian relief and reconstruction projects in war zones.<sup>16</sup> The program has been both praised and demonized. Proponents saw it as key to stabilizing the populace, but a 2008 Special Report by *The Washington Post* described CERP as "a program that has evolved beyond its original goals."<sup>17</sup> What began as an idea for the quick influx of cash to fix urgent problems and buy goodwill morphed into what General Peter W. Chiarelli, the vice chief of staff for the Army in 2006, said "in fact, [is] a reconstruction program in addition to being a counterinsurgency weapon."<sup>18</sup> The general's statement stands as the crux of the problem: the confluence of reconstruction and counterinsurgency efforts, coupled with an untrained force and lack of planning, resulted in a hodge-podge of approaches and varying outcomes.

#### THE LOGIC BEHIND THE USE OF MONEY

Driven by the logic of simply distributing cash or funding projects, planners believed economic activity would be a "force multiplier" in buying rapport or assuaging the fears of the people.<sup>19</sup> In the commander's thinking, it could be argued, what the populace in Iraq and Afghanistan lacked – beyond security – was largely opportunity, trust, and faith in their system. Subsequently, money became a solution hiding in plain sight, and would become the panacea for solving the myriad of post-conflict problems that plagued the countries. However, like most new

technologies, the instinct to use it immediately outpaced the thinking behind its utility. The ever-increasing use of money made it hard to define the rules and principles, and it created a conceptual vacuum. For policymakers and commanders, however, money was an easy solution. Despite the lack of a comprehensive plan, Congress authorized billions of dollars for a host of initiatives. As a result, practitioners were literally and figuratively writing the book as they went about using it, which forced many, particularly those in the military, to learn on the go.<sup>20</sup> Through trial and error, however, practitioners did come to achieve some success. Still, the indiscriminate use of money had residual consequences, some of which proved unfavorable or uncontrollable.

The amount of money dedicated to the wars reflects the sheer size of the post-conflict undertaking, and if traced accordingly, it also tells of an underlying story. Throughout Iraq and Afghanistan, the use of money (or aid) was widespread, largely due from the assorted sources (DoD, USAID, non-governmental organizations (NGOs), etc.) that financed an array of projects and initiatives. What began as a limited approach became a whole-of-government effort focused on rebuilding the countries politically, economically, and militarily. Despite the best of intentions, the sheer size of the endeavor spun a web of confusion for tracking money and managing its effects.<sup>21</sup>

For critics, the failure of money stems from observations of what money intended to do: namely, gain the support of the population. As one research group puts forth, “there is little empirical evidence that supports the assumption that reconstruction assistance is an effective tool to “win hearts and minds,” and improve security or stabilization in counterinsurgency contexts.”<sup>22</sup> However, these concerns often highlighted the “bad” at the expense of the “good.” In contrast, advocates assert money has been an influential factor in shaping the

counterinsurgency environment, particularly at the tactical level: “[t]hough regional spending on local public goods is unconditionally correlated with greater violence, once we condition on community characteristics, we find that this spending is violence-reducing.”<sup>23</sup> Consequently, development advocates, who are against “militarizing aid,” and counterinsurgency practitioners, who have a legitimate claim for its continued use, are at an impasse.<sup>24</sup> Much of the frustration originates from the commonality of projects and initiatives funded, like building roads and other infrastructure. More specifically, critics often confuse or interchange what can be considered *measures of performance* with *measures of effect*.<sup>25</sup> As a result, they mistake a project’s output from its intent, which leads to varying perspectives on their use and goals.

One of the most criticized programs was CERP, which detractors contend had lost its way. In 2008, Senator John Warner commented, “[w]e never had in mind that [CERP] would be for major development. This was to help our troops fight the counterinsurgency and to help civilians get on their feet. It is looking like it is a bank for development.”<sup>26</sup> Proponents of the program, however, argued it was an essential tool. In a sense, what worked for one group conflicted with the other. For example, whereas a counterinsurgent seeks to provide essential services (e.g. electricity, sanitation, etc.) in order to develop legitimacy or gain credibility with the local populace, a development worker may seek to build capacity in a nearby area by providing the same service. In essence, it is different groups with different goals bound by a shared characteristic. This suggests that the use of money cannot be categorized into one model or approach and that its outcomes, metrics and doctrine need to be intricately tied to its intent. In other words, the different paradigms for the employment of money may need to be separated conceptually and differentiated as an instrument of war separate from its use in peace. This

difference substantiates the call for a new operating concept on the use of money that differentiates it from social and economic development.

## MONEY IN STABILITY OPERATIONS AND COUNTERINSURGENCY

In 2005, the Department of Defense (DoD) recognized the significance of stability operations in Iraq. Under the now defunct DoD Directive 3000.05, *Military Support for Stability, Security, Transition, and Reconstruction (SSTR) Operations*, stability operations “[were] conducted to help establish order that advances U.S. interests and values.”<sup>27</sup> The concept for employment was twofold. The immediate goal focused on providing security, essential services, and humanitarian assistance, while the long-term goal focused on building a civil society with a capacity for self-rule, rule of law, and a market economy. Planners likely theorized that upfront projects would stabilize a populace sufficiently enough to gain time to position the country on a path of growth and independence. It was a plausible idea, but the plan began to show cracks as early as 2002 in Afghanistan with the Taliban’s resurgence.<sup>28</sup> Similar problems revealed themselves in 2004 in Iraq with a growing insurgency and ill-prepared government administration.<sup>29</sup> With a military institution untrained and ill-equipped for such an undertaking, practitioners understood fairly quickly the sheer complexity and difficulty of working in post-conflict settings. Ironically, by 2005, policymakers also began to question the idea of spending inordinate amounts of money on stability efforts showing little return.<sup>30</sup> The more disparaging critics began to decry the efforts as futile. Colin Gray writes,

Stability operations must not be approached as if they were behavior only, or mostly, appropriate for phase two of a conflict, succeeding a phase one dominated by actual combat.... If we concentrate on seeking, finding, fixing, and killing the terrorist insurgents, postponing stability operations to a future time when the security context will be less fraught, the postponement may well prove to be all but permanent.... Stability operations need to be understood as integral to counterinsurgency strategy and doctrine.<sup>31</sup>

In time, however, planners understood the correlation between stability operations and counterinsurgency, and incorporated it into the new manual, Field Manual 3-24,

*Counterinsurgency*. It highlights the complimentary character and states “[a] counterinsurgency campaign is...a mix of offensive, defensive, and stability operations conducted along multiple lines of operations.”<sup>32</sup> By intermingling the two concepts, one could argue, as Gray does, that it is futile to separate the uses of money (i.e. if counterinsurgency and stability operations cannot be separated, then the methods for each should be immutable and transferable). Although counterinsurgency and stability operations share similar characteristics, through the use of money and the projects it funds, each have their own roles and intentions. The U.S. Army’s manual, *Stability Operations*, makes the case that stability operations are a separate line of operation unto itself. It states, “stability operations were likely more important to the lasting success of military operations than traditional combat operations. Thus, the directive [DODD 3000.05] elevated stability operations to a status equal to that of the offense and defense.”<sup>33</sup> Moreover, stability operations can be employed beyond counterinsurgency and in support of a spectrum of areas, to include during humanitarian disasters, peace operations, and even during combat operations to facilitate post-conflict activities.<sup>34</sup> Nonetheless, stability operations failed in the early parts of the occupations because leaders failed to recognize the situation for what it was.

With the focus less on winning over the populace and establishing legitimacy, Iraq and Afghanistan became a den for insurgent activity. In a twist of fate, what began as limited and targeted campaigns, toppling Al Qaeda, the Taliban and Saddam Hussein’s regime, morphed into decade-long occupations. Counterinsurgency, thus, came about gradually and reluctantly. As Fred Kaplan writes, “[a]s recently as 2006, the country's top generals were openly scorning counterinsurgency as a concept; the secretary of defense all but banned the term's utterance.”<sup>35</sup> Still, military planners came to see a close relationship between stability operations and



counterinsurgency.<sup>i</sup> The 2009 Joint Publication (JP) 3-24, *Counterinsurgency Operations*, goes so far as to say, “[s]tability operations are consequently fundamental to counterinsurgency - stability operations address the core grievances of insurgency as well as drivers of conflict and are therefore essential to long-term success.”<sup>36</sup> Implied but less evident in the document is the recognition of the limitations and liabilities of taking on large development missions (aka “Big D”), specifically those normally associated with the likes of USAID or international development non-governmental organizations (NGOs). In a sense, the DoD redefined stability operations under a new pretense: “whole-of-government” became the new mantra, with the caveat that the military will have a much limited role. JP 3-24 states,

Integrated civilian and military efforts are essential to success and military forces need to work competently in this environment while properly supporting the agency in charge...The Department of State (DOS) is charged with responsibility for a whole-of-government approach to stability operations that includes USG departments and agencies (including DOD), the HN, alliance or coalition partners, nongovernmental organizations (NGOs), IGOs, and other actors. Military forces should be prepared to work in informal or formal integrated civilian-military teams that could include, and in some cases be led by, representatives from other US departments and agencies, foreign governments and security forces, IGOs, NGOs, and members of the private sector with relevant skills and expertise.<sup>37</sup>

In effect, the military came to see the consuming effects and opportunity costs of being mired down in long-term development. Realizing the extensive resources required – in time, personnel, and money – the focus became more fixed on transition, i.e. finding the earliest possible exit strategy. Although scaled down, the stabilization efforts conducted by the military still shared many of the burdens and difficulties encountered by development professionals. Because of the similarity in projects, military efforts were inevitably prone to the same problems, like corruption, fraud, and mismanagement. Hence, understanding these concerns was essential in differentiating between the stabilization efforts of counterinsurgency and those for development.

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<sup>i</sup> In 2009, DoD Instruction 3000.05 replaced DoD Directive 3000.05

Between these two lines of effort, the most common characteristic – as a metric and instrument – has been money. Exploring this relationship and the issues surrounding it is vital.

General David Patraeus once quipped, “[m]oney is my most important ammunition in this war.”<sup>38</sup> A colorful metaphor, it largely reflects the approach towards counterinsurgency in Iraq and Afghanistan. However, for the rank and file, nothing could be more banal and unsoldierly. In their eyes, wars are won and lost through those who fought it, not the inanimate objects that shaped it. It begs a larger question though: why should military professionals understand money? Students of warfare understand that soldierly effort is not merely enough to ensure victory, as success on the battlefield is a unique combination of factors. Political incentives, strong leadership, and advantageous technology combine under a well-trained army, through sound doctrine and planning, to create a synergistic martial effect. It is a product of clear policy, focused strategy, and tactical proficiency. Only recently, with the advent of the wars in Iraq and Afghanistan, did military practitioners begin to consider money as a viable technology on a grand scale. Although money will never achieve decisive victory, it can shape the environment immensely. Money has become a viable technology in counterinsurgency, but the doctrine, principles and lessons have yet to be fully developed and understood.

In contrast to the days of old where the conquest of the enemy meant reaping the spoils of victory, money in the likes of Iraq and Afghanistan today has become a tool to influence and shape. It is now much more a means than end: a technology to achieve political, strategic, and tactical goals rather than as a goal unto itself. This shifted the character of its use, but the nature of it remained the same. This is important because to understand the character and nature of money will drive how it will be viewed, which will ultimately shape the doctrine, tactics, and methods of employment. Foremost, it should beg deeper understanding about its role and

impact. Concerns like, what role does money have on the battlefield today, and how and why do commanders use it as such? Or what have been the effects – and consequences – of its use, and have these lessons been internalized by today’s military establishment? The experiences of Iraq and Afghanistan have prompt such questions due to the extensive use of money as an instrument of counterinsurgency. The focus was no longer a conventional fight, solely focused on killing or capturing the enemy through decisive engagement, but an unconventional one that sought to protect the populace, reduce violence and build institutional capacity. The environment required the creation of novel and innovative approaches, like the use of money, to address problems unfamiliar to the conventional army.

In order to understand the use of money in this context, it is important to understand the nature and characteristics in relation to the environment it was used. The opening epigram to the Army and Marine Corp’s *Counterinsurgency* field manual captures counterinsurgency’s complexity fittingly: “[c]ounterinsurgency is not just thinking man’s warfare – it is the graduate level of war.”<sup>39</sup> Counterinsurgency is characteristically more complex than conventional warfare, but by its nature is no different than any other conflict: it is a struggle to impose one’s will over another. However, this is the point of departure from conventional fighting. In Iraq and Afghanistan, U.S. forces emphasized establishing outposts throughout the countryside, securing key population centers, and spreading influence until insurgent resistance could be isolated and defeated. In modern parlance, this came to be known as the “clear, hold, and build” principle used by forces in Iraq and Afghanistan. To a large extent, the ability to extend influence over the population was central to the strategy’s success, and those commanders that could successfully persuade and win over the masses saw the most success. These conditions gave rise to the role of money in counterinsurgency, which forced practitioners to think less

about killing or capturing the enemy, and more about creating opportunities for the population and denying the enemy a chance to prosper.

Unlike a conventional fight where destruction of the enemy is the goal, in counterinsurgency the ability to persuade is the practitioner's best tool. Persuasion, as any politician can attest to, is by far the hardest endeavor. Winning the "hearts and minds" is more than simply doling out cash in order to buy favor. A commander must act in such a way to build trust but without alienating the power balance; he must seek legitimacy for the host government and secure the people. Interaction is absolutely necessary, but it requires a commander to understand the socio-economic and political dynamic equally as much as he must understand the objectives to military success. Considering such a volatile environment, the use of money can just as equally de-stabilize an environment as it can stabilize one. Hence, understanding how one can employ money can affect the outcome of given situation. In light of the increased role of money has had on the battlefield, the USG and DoD bounds U.S. forces to strict procedures when using money in counterinsurgency. As a nation of laws, accountability of taxpayer-financed initiatives must be executed in accordance with established guidelines and procedures. The complexity of these procedures can be overwhelming, and in an attempt to capture the difficulty and varying restrictions and methods it can be spent, the U.S. Army created the handbook, *Commander's Guide to Money as a Weapons System* ("*Commander's Guide*"). The handbook, less a manual and more of a listing, is a doctrinal attempt to catalog the funds available and to explain the policies, procedures and guidelines behind the Money as a Weapons System (MAWS) concept. In short, MAWS is the "theory" behind the U.S. military's current use of money in a counterinsurgency. The idea is simple enough: employ money like a weapon in a counterinsurgency with hopes of winning over the populace through projects and initiatives,

like building schools or providing jobs. Although a convenient literary device, MAWS instills a distorted perspective in how to view money and employ it.

One of the immediate responses that the handbook invokes is the sense it will provide some principles as to how employ money in counterinsurgency in order to induce effects. Or, at least, provide some heuristics or lessons-learned, so to understand what to avoid. Instead, much of the manual focuses on administrative aspects, the majority of which lists the array of funding programs available and how to employ them in accordance with DoD guidelines. The handbook identifies over a dozen programs that can be used, from the more recognizable CERP to the more obscure Field Officer Fund and Official Representation Fund. For reasons not made clear, each program maintains its own assembly of guidelines, descriptions, and parameters for its own use. (Assumingly, the division is a bureaucratic construct to separate funding streams, enable a level of accountability, and avoid impropriety). Nonetheless, the Iraqi CERP (which is separate from the original CERP) lists over twenty authorized areas available for funding, ranging from agriculture to education to civic support, and provides specific guidance of unauthorized purchases like weapon buyback or reward programs (these are separately funded areas). Some programs, like CERP and I-CERP, suggest performance metrics (i.e. Measures of Performance (MOP) and Measures of Effectiveness (MOE)), like whether the program will provide an “immediate benefit to the local population” or does it have “executability,” which are largely open-ended and non-binding.<sup>40</sup>

#### AN ILL-DEFINED CONCEPT

When the Army published the *Commander's Guide* in 2009, the purpose of the guide was to help clarify the complexity of using money to deployed personnel.<sup>41</sup> However, because it serves primarily as a reference to navigating bureaucratic procedures, it offers little help in

employing money against an insurgency. This is because a gap exists where the absence of theoretical underpinnings prevents understanding of the principal operating concept, Money as a Weapon System. At the core of the issue, Money as a Weapon System lacks a central idea that encapsulates the “how” behind the concept and a description of the military problem it means to solve. This leaves practitioners without a mental framework to help conceptualize the use of money. Hence, critics attribute Money as a Weapon System as a key factor to undermining the stability in Iraq and Afghanistan, namely by enabling corruption and resistance to rule of law. However, counterinsurgency practitioners herald the advantages of money in building trust and winning over the populace. The arguments may puzzle some operators, but they should not undermine the importance of the program. Despite the varying opinions, Money as a Weapons System remains a valid operating concept if the *Commander’s Guide* can include more sufficient and well-defined tenets that align with the appropriate strategic plan and delineate from those that do not.

Since the inception of the *Commander’s Guide*, the use of money in Iraq and Afghanistan has been paradoxical. On the one hand, it has proved influential in counterinsurgency by shaping the environment or securing key objectives. For example, in the Shinkay District of Zabul Province of Afghanistan in 2004, money helped link the interests of the community to the interests of the forces based in the area. It proved instrumental in building rapport, influence and a network of support.<sup>42</sup> In Iraq, money helped improve essential services and reconstruct infrastructure, which advocates attribute to reducing insurgent violence. This was especially the case for projects that were small in scale and narrow in focus.<sup>43</sup>

On the other hand, critics contend money threatens to destabilize and undermine Iraq and Afghanistan. Multiple reports have demonstrated the pervasiveness of mismanagement,

corruption and systematic abuse. For example, in 2011 the U.S. Senate reported money in Afghanistan, “when misspent, can fuel corruption, distort labor and goods markets, undermine the host government’s ability to exert control over resources, and contribute to insecurity.”<sup>44</sup> In Iraq, reports abound of the faults of CERP. Critics contend the program has shifted away from its original meaning and into the realm of development. Understanding the inconsistency is the first step to understanding the larger problem, which directly relates to nature of money and how it should be employed.

Foremost, the authors make no attempt to outline the genesis of the *Commander’s Guide* and the foundation of its principles. It provides no information on the MAWS concept itself, the nature of money, the problem at hand, or even the central idea behind it. At best, they offer an overview with some general characteristics.

Coalition money is defeating counterinsurgency targets without creating collateral damage, by motivating antigovernment forces to cease lethal and nonlethal operations, by creating and providing jobs along with other forms of financial assistance to the indigenous population, and by restoring or creating vital infrastructure....[Warfighters] employ money as weapon system to win the hearts and minds of the indigenous population to facilitate defeating the insurgents. Money is one of the primary weapons used by warfighters to achieve successful mission result in counterinsurgency and humanitarian operations.<sup>45</sup>

To be fair, understanding the nature of money is not inherently obvious. Still, at its core, the basic functions of money are universal and timeless: as a medium of exchange, a unit of account, and as a store of value. Beyond the functional measures, however, these features are important because they provide a basis to understanding money on a deeper level: namely, how money can communicate messages, define social boundaries, and integrate communities into the political fold. Moreover, the features can help understand what it does *not* represent. As the economic sociologist Bruce Carruthers writes:

Monetary claims exercised on some things of value (shoes) do not work on others (love)...money is not always perfectly divisible or fungible...both claims and the values to which they apply are socially constructed. What constitutes value in society may be valueless in others. Monetary claims are conventional and [therefore] depend on self-reinforcing and collective expectations.<sup>46</sup>

Understanding the “collective expectations” is essential to any exchange, specifically in the likes of Iraq and Afghanistan where bureaucratic fiat might not hold sway. An important option in lieu of money, but not often considered, may simply be the age old act of bartering.

Of equal importance, but often dismissed, is the misleading act of comparing money to a weapon system. This is a mistake because it alludes to how money should be employed. Money is neither a gun you shoot nor is it “ammunition,” to reference General David Petraeus’s famous adage.<sup>47</sup> The reason these literary devices fail is because money – as a dollar, dinar, or afghani – does not share the same characteristics of a weapon. Weapons are inherently dangerous, controlled with the utmost attention due to the violence they can inflict and the influence it can wield. Yet in the likes of Iraq and Afghanistan, practitioners have distributed money with little regard. Moreover, money is not like ammunition because it can never be expended, like a bullet, in the same context. Whether in the hands of a soldier, aid worker, or contractor, money’s nature remains the same. The lesson here is not that literary devices are wrong, but they must reflect the essence appropriately. If we need to make a comparison, a better suited device for money is a magnet. Magnets can both attract and repel, and the more you accumulate the more powerful they become. Moreover, magnets do not lose their properties and can be handed from one to another without being depleted. Compared to the current approach, it offers a more suitable parallel.

The *Commander’s Guide* also fails to define the military problem money seeks to address. This, in part, stems from confusion as to the context and the domain of the problem. Too often in Iraq and Afghanistan it appears these problems become mixed. For the counterinsurgent the role of money is to facilitate counterinsurgency objectives, which is to defeat the insurgency by securing its source of power, the populace. Hence, the emphasis of the



counterinsurgent is to focus the use of funds on those actions that sway influence and gain favor. To the development worker, however, this often appears contradictory to long-term goals. An aid worker's primary focus is to fight corruption, establish reforms, and seek adherence to the rule of law in so much as to place the country on a path towards sustainable growth and independence. In Afghanistan, counterinsurgency practitioners "learned early on that money was power," dispensing money as patronage, like a political machine, to provide jobs and build rapport.<sup>48</sup> The projects were largely small-scale or insignificant, but they were key to shaping the tactical environment and winning over the populace. To minimize the impact, practitioners avoided middlemen, paid fair market rates, and ensured equitable payouts. To the aid worker, however, this could appear to undermine their organization's larger strategic plan. For development-focused agencies like the DoS and the USAID, the intent of money is often to fund large-scale capacity-building projects (e.g. infrastructure, educational institutions, health care facilities, etc.), which are more long-term focused and less concerned on defeating an insurgency. A major problem is that funds directed for counterinsurgency efforts, like CERP, have morphed into USAID capacity-building projects.<sup>49</sup> In essence, the streams have been crossed, confusing the intent of each program and raising tensions between military and non-military practitioners.

In effect, the use of money should be counterinsurgency-centric and clearly delineated from other projects like capacity-building. The central idea behind MAWS should be as a shaping tool, like information, to help commanders achieve counterinsurgency objectives like winning over the populace and denying the enemy a capability. In addition, it should be recognized that MAWS is a tactical level activity *in general*, in so much as the commander can control the outcomes or at least mitigate the second- and third-order effects. Because money

does not lose its ability to influence, like a magnet, it should be managed with particular level of attention to its effects. Commanders, thus, must understand that money is a blunt object with uneven results. Moreover, these heuristics should be shared with the DoS and USAID who share similar methods, but have different intentions and outcomes.

## CONCLUSION

Money had a pervasive effect on the post-conflict operations in Iraq and Afghanistan. However, its use was not “typical” to the experiences of past endeavors in stability and reconstruction. Of note, was the shift from the well-established inter-agency process to a DoD-centric one. Poor assumptions and planning by the DoD proved the limits of this idea. Moreover, the subsequent mistakes made in Iraq and Afghanistan gave rise to a debate over the appropriate use of money in a post-conflict-setting, essentially pitting the capacity-builders versus counterinsurgency advocates. Aid-advocates saw building the framework and the foundation as essential to the self-sustainment of each country, while military practitioners saw the use of money for helping establishing legitimacy of the government and securing the people. While both programs claimed merits for the stabilization of the country, vague policy and unclear strategy created conflicting intent and a perception of waste. It would come to undermine the long-term objectives for both countries.

For the military, the use of money had a logic born from the conditions experienced on the ground and a mandate to find novel solutions to a complex problem. However, the use of money would prove too difficult. Part of this was the unclear state of conflict being fought. Earlier on, stability operations dominated the discussion. In time, counterinsurgency came to the forefront, which required a different perspective on the use of money. These varying perspectives on the use of money highlighted the difference in doctrine and understanding on

how money should be employed. Of note are the limitations of the Money as a Weapon System concept and the need for its reform. In all, money has proven value but it requires extensive understanding to its characteristics and effects. Post-conflict operations are complex endeavor and understanding money's use and the surrounding debate is essential to forging a more comprehensive perspective for the future.

## ENDNOTES

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<sup>2</sup> “Iraq and Afghanistan: Cost Estimates” *Congressional Budget Office*, accessed 16 March 2013, <http://www.cbo.gov/topics/national-security/iraq-and-afghanistan/cost-estimates>. Depending on methodology, more progressive calculations place federal outlays over the same time period between \$2.15 and \$3.1 trillion. Also, aid calculations vary if one chooses to incorporate aid provided from foreign governments, which currently stands at approximately \$14 billion. (Brown University, <http://costsofwar.org>).

<sup>3</sup> Anthony H. Cordesman, *The U.S. Cost of the Afghan War: FY2002-FY2013: Cost In Military Operating Expenditures and Aid and Prospects For “Transition,”* (Washington, DC: Center for Strategic and International Studies, 14 May 2012). <http://csis.org/publication/us-cost-afghan-war-fy2002-fy2013>. For the sake of comparison, the next two largest recipients of foreign assistance, Pakistan and Egypt, collectively received about \$36 billion over the same time (see <http://foreignassistance.gov>).

<sup>4</sup> Special Inspector General for Iraq Reconstruction, *Applying Iraq’s Hard Lessons to the Reform of Stabilization and Reconstruction Operations*, (Washington DC: Office of the Inspector General, Feb 2010), 3-4, <http://www.sigir.mil/files/USOCO/ApplyingHardLessons.pdf#view=fit>.

<sup>5</sup> Ibid, 5.

<sup>6</sup> Gordon Rudd, *Reconstructing Iraq: Regime Change, Jay Garner, and the ORHA Story*, (Lawrence, KS: UK Press, 2011), 97-99.

<sup>7</sup> Michael Gordon and Bernard Trainor, *Cobra II: The Inside Story of the Invasion and Occupation of Iraq* (New York: Pantheon, 2006), 138.

<sup>8</sup> Caroline R. Earle, “Taking Stock: Interagency Integration in Stability Operations” *PRISM* 3, no. 2 (March 2012), para. 12-13, <http://www.ndu.edu/press/taking-stock.html>.

<sup>9</sup> Defense, State, and the CIA had different ideas for who would run Iraq after the war ended. See Larry Diamond, *Squandered Victory: The American Occupation and the Bungled Effort to Bring Democracy to Iraq* (New York: Henry Holt & co, 2005), 27-30.

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<sup>11</sup> Antulio J. Echevarria II, *Toward An American Way of War* (Carlisle, PA: Strategic Studies Institute, March 2004), 6, <http://www.strategicstudiesinstitute.army.mil/pubs/display.cfm?pubID=374>.

<sup>12</sup> U.S. Executive Office of the President, Office of the Press Secretary, “Presidential Address to the Nation,” news release,” news release, October 7<sup>th</sup>, 2001, <http://georgewbush-whitehouse.archives.gov/news/releases/2001/10/20011007-8.html>.

<sup>13</sup> U.S. Department of Defense, “Rumsfeld Lists Operation Iraqi Freedom Aims, Objectives,” news release, March 21, 2003, <http://www.defense.gov/News/NewsArticle.aspx?ID=29253>.

<sup>14</sup> Anthony Cordesman, “A Chance to Avoid Defeat in Afghanistan,” *WashingtonPost.com*, August 31, 2009, <http://www.washingtonpost.com/wp-dyn/content/article/2009/08/30/AR2009083002252.html>.

<sup>15</sup> Larry Diamond, “What Went Wrong in Iraq,” *Foreign Affairs*, September/October 2004, para. 5, <http://www.cfr.org/world/went-wrong-iraq/p7266>

<sup>16</sup> United States Army, *Commander’s Guide to Money as a Weapon System Handbook: Tactics, Techniques and Procedures*, No.09-27 (Washington, DC: United States Army, April 2009), 3-5.

<sup>17</sup> Sarah Cohen and Dana Hedgpeth, “Money as a Weapon,” *Washingtonpost.com*, August 11, 2008, [www.washingtonpost.com/wp-dyn/content/article/2008/08/10/AR2008081002512.html?sid=ST2008081002653](http://www.washingtonpost.com/wp-dyn/content/article/2008/08/10/AR2008081002512.html?sid=ST2008081002653)

<sup>18</sup> Cohen and Hedgpeth, *Washingtonpost.com*.

<sup>19</sup> Charles Bronowski and Chad Fisher, “Money as a Force Multiplier: Funding Military Reconstruction Efforts in Post-Surge Iraq,” *Army Lawyer*, Issue 443, (April 2010): 50-62.

<sup>20</sup> *Applying Iraq’s Hard Lessons*, 323-329.

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- <sup>21</sup> Karen DeYoung and Walter Pincus, "Iraq Auditor Warns of Waste, Fraud In Afghanistan," *Washingtonpost.com*, February 02, 2009. [http://articles.washingtonpost.com/2009-02-02/world/36782887\\_1\\_iraq-experience-iraq-reconstruction-reconstruction-expenditures](http://articles.washingtonpost.com/2009-02-02/world/36782887_1_iraq-experience-iraq-reconstruction-reconstruction-expenditures).
- <sup>22</sup> Paul Fishstein and Andrew Wilder, *Winning Hearts and Minds? Examining the Relationship between Aid and Security in Afghanistan*. (Medford, MA: Feinstein International Center, 2011), 2.
- <sup>23</sup> Eli Berman, Jacob N. Shapiro, and Joseph H. Felter, "Can Hearts and Minds Be Bought? The Economics of Counterinsurgency in Iraq," *Journal of Political Economy* Vol. 119, No. 4 (August 2011): 809.
- <sup>24</sup> William Mosley, "Stop the Blanket Militarization of Humanitarian Aid," *Foreign Policy*, July 31, 2009, [http://www.foreignpolicy.com/articles/2009/07/31/stop\\_the\\_blanket\\_militarization\\_of\\_humanitarian\\_aid](http://www.foreignpolicy.com/articles/2009/07/31/stop_the_blanket_militarization_of_humanitarian_aid)
- <sup>25</sup> A *measure of performance* is criterion used to assess friendly actions that is tied to measuring task accomplishment (JP 1-02). MOPs confirm or deny that the task has been correctly performed. An example of a MOP is "How many people registered to vote at the school this week?" A *measure of effect* is criterion used to assess changes in system behavior, capability, or operational environment that is tied to measuring the attainment of an end state, achievement of an objective, or creation of an effect (JP 3-0). An example of a MOE is "Did the well project provide clean drinking water to the village?" Headquarters Department Of The Army, "Chapter 4: Comprehensive Tactical Planning in Counterinsurgency." *Counterinsurgency*, FM 3-24 (Washington, DC: U.S. Department of the Army, December 2006), <https://rdl.train.army.mil/catalog/view/100.ATSC/6A489D10-160C-4301-90D5-377E5FE38156-1311167781441/3-24.2/chap4.htm>.
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- <sup>27</sup> United States Department of Defense, *Military Support for Stability, Security, Transition, and Reconstruction (SSTR) Operations*, DoD Directive 3000.05 (Washington DC: U.S. Department of Defense, 28 November 2005) [http://www.fas.org/irp/doddir/dod/d3000\\_05.pdf](http://www.fas.org/irp/doddir/dod/d3000_05.pdf).
- <sup>28</sup> Seth G. Jones, *Counterinsurgency in Afghanistan* (Santa Monica, CA: RAND Corporation, 2008), 51, [http://www.rand.org/content/dam/rand/pubs/monographs/2008/RAND\\_MG595.pdf](http://www.rand.org/content/dam/rand/pubs/monographs/2008/RAND_MG595.pdf).
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- <sup>32</sup> *Counterinsurgency* (FM 3-24), 2.
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- <sup>34</sup> *Ibid*, 13.
- <sup>35</sup> Fred Kaplan, "The End of the Age of Petraeus: The Rise and Fall of Counterinsurgency," *Foreign Affairs*, January/February 2013, 1, <http://www.foreignaffairs.com/articles/138459/fred-kaplan/the-end-of-the-age-of-petraeus>.
- <sup>36</sup> United States Department of Defense, *Counterinsurgency Operations*, Joint Publication 3-24 (Washington DC: U.S. Department of Defense, 05 October 2009), 42. [http://www.dtic.mil/doctrine/new\\_pubs/jp3\\_24.pdf](http://www.dtic.mil/doctrine/new_pubs/jp3_24.pdf).
- <sup>37</sup> *Ibid*, 42.
- <sup>38</sup> *Commander's Guide to Money as a Weapon System Handbook*, 1.
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- <sup>40</sup> CGMAWS, p21
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<sup>45</sup> *Commander's Guide*, i, 1.

<sup>46</sup> Bruce Carruthers, “The Sociology of Money and Credit,” *The Handbook of Economic Sociology*, ed. Niel Smelser and Richard Swedberg (Princeton: Princeton UP, 2005). 355.

<sup>47</sup> *Commander's Guide*, 1.

<sup>48</sup> Gavrilis, 102.

<sup>49</sup> Cohen and Hedgpeth, 3.

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